

ATTORNEY DOCKET NO. IAG/003SmartCard
Serial No.: 09/493,756

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant :	Chris Carmichael et al	Group Art Unit 2876
Appl. No. :	09/493,756	
Filed :	January 28, 2000	
For :	Multi-application Smart Card	
Examiner :	Daniel Hess	

MAIL STOP ISSUE FEE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Notice of Allowance Date: June 25, 2009
Confirmation No. : 2630

RESPONSE TO NOTICE OF ALLOWANCE

In response to the Notice of Allowance mailed June 25, 2009, enclosed are a completed issue fee transmittal form PTOL-85b and authorization to charge deposit account 50-4376 for any underpayments.

COMMENTS ON EXAMINER'S REASONS FOR ALLOWANCE

It is agreed that the limitations recited in the examiner's Reasons for Allowance are not taught or suggested by the art of record, and that the allowed independent claims are distinguished from the cited prior art for at least the reasons stated in the Reasons for Allowance. Applicant does not concede that the stated reasons are the only grounds for patentability of the

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allowed claims, that the limitations excluded from the Reasons for Allowance are taught or suggested by the art of record, or that all of the limitations are necessary for patentability of the allowed claims or other claims directed to the disclosed subject matter. For example, other claims including different limitations are patentable over the cited prior art.

Please charge any fees due in connection with this response, (other than any fees paid via EFS), to Deposit Account No. 50-4376.

Respectfully submitted,

Date: 8/5/2009 _____ /Scott C Harris/_____
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